

**CHANGES TO KPIC / KFHP SMALL GROUP POS BENEFITS SINCE JUL-10**

Effective Date	Benefit Changes	Mandated?	Rate Impact
Jul-10	Coverage of medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures.	Yes (SB 630)	< 0.1%
Oct-10	Increase of limiting age for dependent children to age 26 regardless of student status.	Yes (ACA)	0.3%
Oct-10	No cost sharing for Preventive Care Services specified by ACA and other state-mandated Preventive services on the HMO network.	Yes (ACA)	1.0%

**KPIC SMALL GROUP POS RATE INCREASE HISTORY**

Plan ==>	POS 35 (launched prior to Jan-06)		KPCS POS 20 (launched in Jun-06)		KPCS POS 25/30 (launched in Jun-06)	
Month of Change	6-month Rate Change	12-month Rate Change	6-month Rate Change	12-month Rate Change	6-month Rate Change	12-month Rate Change
Jan-06	3.4%	9.1%				
Jul-06	8.5%	12.2%	9.5%		9.5%	
Jan-07	12.1%	21.6%	10.6%	21.1%	10.6%	21.1%
Jul-07	11.8%	25.3%	11.5%	23.2%	11.5%	23.2%
Jan-08	3.4%	15.5%	0.8%	12.4%	-0.6%	10.8%
Jul-08	11.9%	15.6%	11.9%	12.8%	11.9%	11.2%
Jan-09	5.0%	17.4%	5.0%	17.4%	5.0%	17.4%
Jul-09	5.9%	11.2%	5.9%	11.2%	5.9%	11.2%
Jan-10	5.5%	11.7%	5.5%	11.7%	5.5%	11.7%
Jul-10	5.8%	11.6%	5.8%	11.6%	5.8%	11.6%
Jan-11	4.6%	10.7%	4.6%	10.7%	4.6%	10.7%
Jul-11	7.1%	12.0%	7.1%	12.0%	7.1%	12.0%

All plans are currently open.

**KPIC / KFHP SMALL GROUP POS BENEFIT CHANGE HISTORY**

Effective Date	HMO Tier	PPO and Out-of-Network Tiers
Jul-06	None	Coverage for diabetic equipment expanded.
Jan-07	None	PPO and OON: Allergy Testing and Treatment, Adult Routine Physical Exam and Outpatient Mental Health coverages introduced. PPO Tier: OV coinsurance changed to copays.
Jul-07	No cost sharing for Prosthetics and Orthotics	Prosthetics and Orthotics covered only under the HMO Tier.
Jan-08	None	None
Jul-08	None	None
Jan-09	Cost sharing for Infertility services not subject to deductible and do not accumulate to OOP Max. Students on medically necessary leave of absence covered (SB 1168 and HR 2851)	OON: Limits on per procedure coverage for OP Surgery and per day coverage for IP stays.
Jul-09	None	None
Jan-10	Mental Health and Chemical Dependency benefits expanded to comply with Mental Health Parity and Addiction Equity Act of 2008 (MHPA).	Mental Health and Chemical Dependency benefits expanded to comply with Mental Health Parity and Addiction Equity Act of 2008 (MHPA).
Jul-10	Coverage of medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures.	Coverage of medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures.
Oct-10	Increase of limiting age for dependent children to age 26 regardless of student status. No cost sharing for Preventive Care Services specified by ACA and other state-mandated Preventive services.	Increase of limiting age for dependent children to age 26 regardless of student status.
Jan-11	None	None
Jul-11	None	None

**KFHP / KPIC SMALL GROUP JULY 2011 POS RATE CHANGES**

<u>Area</u>	<u>Plan</u>	<u>Jul-11 over Jan-11</u>	<u>Jul-11 over Jul-10</u>
Sacramento	POS 35	5.5%	7.2%
	POS 35+GIFT	5.5%	7.2%
	KPCS POS 20	5.5%	7.2%
	KPCS POS 30	5.5%	7.2%
Other Northern CA	POS 35	5.5%	12.8%
	POS 35+GIFT	5.5%	12.8%
	KPCS POS 20	5.5%	12.8%
	KPCS POS 30	5.5%	12.8%
Orange County	POS 35	10.2%	14.8%
	POS 35+GIFT	10.2%	14.8%
	KPCS POS 20	10.2%	14.8%
	KPCS POS 30	10.2%	14.8%
Kern	POS 35	1.9%	6.1%
	POS 35+GIFT	1.9%	6.1%
	KPCS POS 20	1.9%	6.1%
	KPCS POS 30	1.9%	6.1%
Other Southern CA	POS 35	7.2%	11.7%
	POS 35+GIFT	7.2%	11.7%
	KPCS POS 20	7.2%	11.7%
	KPCS POS 30	7.2%	11.7%

**KPIC SMALL GROUP  
ENROLLMENT SUMMARY**

<u>Month</u>	<u>PPO</u>	<u>POS</u>	<u>Both</u>
Jan-06		2,307	2,307
Feb-06		2,276	2,276
Mar-06		2,281	2,281
Apr-06		2,315	2,315
May-06		2,328	2,328
Jun-06	18	2,407	2,425
Jul-06	34	2,358	2,392
Aug-06	45	2,383	2,428
Sep-06	66	2,416	2,482
Oct-06	98	2,438	2,536
Nov-06	136	2,533	2,669
Dec-06	286	2,643	2,929
Jan-07	353	2,674	3,027
Feb-07	361	2,662	3,023
Mar-07	354	2,652	3,006
Apr-07	373	2,660	3,033
May-07	374	2,645	3,019
Jun-07	405	2,618	3,023
Jul-07	404	2,634	3,038
Aug-07	379	2,617	2,996
Sep-07	398	2,579	2,977
Oct-07	392	2,547	2,939
Nov-07	370	2,503	2,873
Dec-07	358	2,483	2,841
Jan-08	306	2,405	2,711
Feb-08	332	2,402	2,734
Mar-08	378	2,347	2,725
Apr-08	392	2,304	2,696
May-08	437	2,266	2,703
Jun-08	459	2,206	2,665
Jul-08	489	2,101	2,590
Aug-08	509	2,028	2,537
Sep-08	492	1,988	2,480
Oct-08	519	1,918	2,437
Nov-08	575	1,879	2,454
Dec-08	560	1,798	2,358
Jan-09	606	1,725	2,331
Feb-09	617	1,667	2,284
Mar-09	650	1,641	2,291
Apr-09	680	1,596	2,276
May-09	681	1,531	2,212
Jun-09	725	1,444	2,169
Jul-09	734	1,410	2,144
Aug-09	745	1,364	2,109
Sep-09	795	1,340	2,135
Oct-09	814	1,329	2,143
Nov-09	793	1,309	2,102
Dec-09	774	1,305	2,079
Jan-10	776	1,260	2,036
Feb-10	804	1,283	2,087
Mar-10	803	1,239	2,042
Apr-10	797	1,217	2,014
May-10	800	1,183	1,983
Jun-10	815	1,162	1,977
Jul-10	801	1,136	1,937
Aug-10	789	1,142	1,931
Sep-10	805	1,109	1,914
Oct-10	800	1,091	1,891
Nov-10	821	1,063	1,884
Dec-10	856	1,051	1,907
Jan-11	859	1,023	1,882
Feb-11	878	1,006	1,884
Mar-11	947	998	1,945
Apr-11	971	980	1,951